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NATIONAL COMING
HOW TO WIN
COALITION

*2012
annual report*

FOUNDED IN 1974,
THE NATIONAL LOW INCOME
HOUSING COALITION IS
DEDICATED SOLELY TO
ACHIEVING SOCIALLY JUST
PUBLIC POLICY THAT ASSURES
PEOPLE WITH THE LOWEST
INCOMES IN THE UNITED
STATES HAVE AFFORDABLE
AND DECENT HOMES.

Learn more about us at
www.NLIHC.org

727 15th Street NW, 6th floor, Washington, DC 20005



LETTER FROM THE PRESIDENT

While deficit reduction and election fever dominated the political and policy scene in Washington in 2012, the National Low Income Housing Coalition stayed on course, never veering away from our mission to achieve socially just public policy that assures people with the lowest incomes in our country have affordable and decent homes.

Talk of reform of the federal tax code gave NLIHC the opening to step up as the leading voice for fairer housing tax policy. We fully committed ourselves to a national campaign to reform the mortgage interest deduction so as to fund the National Housing Trust Fund, our strongest policy solution to the national shortage of affordable housing. I am proud to serve the NLIHC Board of Directors who decided to put our money behind our goal by allocating \$1 million from our endowment to fund our campaign. The [Melville Charitable Trust](#), the [Campion Foundation](#), and the [Oak Foundation](#) continued their substantial support of our work on the National Housing Trust Fund.

We also stepped up our research agenda, adding new research projects while continuing the longstanding *Out of Reach* and gap analyses. With help from the [MacArthur Foundation](#), [Capital One](#), the [Freddie Mac Foundation](#), and the [Technical Assistance Collaborative](#), we embarked on what we call the “alignment” project, a multifaceted analysis of what income groups are served by federal, state, and local housing programs. Our goal is to figure out how to better align low income housing resources with who most needs housing assistance.

We entered 2013 with an ambitious work plan and an unknown federal policy landscape. Our work is only possible because you, our members and our donors, stand with us. Our accomplishments of 2012 and what we will do going forward are guided by your support of and confidence in our cause.

Thank you,

Sheila Crowley
President and CEO

pictured above: Sheila Crowley and George Moses, former chair of NLIHC Board of Directors

BREAKING BOUNDARIES

A National Housing Preservation Database

After years of development, NLIHC and the Public and Affordable Housing Research Corporation launched the National Housing Preservation Database in November 2012.

This database is the first of its kind to integrate information on all housing subsidies for each federally subsidized project. The address-level inventory of all federally assisted rental properties in the United States covers more than 70,000 properties and 3.5 million units.

The National Housing Preservation Database is a powerful tool, providing communities with the information they need to effectively preserve their stock of public and assisted housing.

The database is part of NLIHC's longstanding, data-driven effort to help preserve this vital supply of affordable rental homes.

View the database:
www.preservationdatabase.org

The Affordable Housing Dilemma

Should policy favor the preservation of housing in low income neighborhoods or should policy favor helping low income people move to higher income neighborhoods?

This is one of the thorniest housing policy questions that housers continue to debate. In May 2012, NLIHC President Sheila Crowley and former NLIHC Research Director Danilo Pelletiere boldly tackled the issue in the report, *Affordable Housing Dilemma: The Preservation vs. Mobility Debate*.

The report traces the history of the debate through the voluminous literature on the topic, and analyzes the varying perspectives of ten stakeholders, who were interviewed by Crowley and Pelletiere. The authors conclude that the dilemma is a result of the acute shortage of housing that low income people can afford and that significant new investment in affordable housing is the answer to assuring real housing choice.

Read the report: bit.ly/housingdebate

In 2012, NLIHC pursued innovative research and policy projects. When it comes to achieving our policy goals and serving the lowest income Americans, NLIHC never shies away from bold action.

The National Housing Trust Fund & Mortgage Interest Deduction Reform

The National Housing Trust Fund remains to be the strongest solution to the housing needs of low income Americans. NLIHC has been working to secure funding for the National Housing Trust Fund since its enactment in 2008. In 2011, after extensive research on housing tax expenditures, NLIHC publicly proposed a new, innovative avenue of funding for the National Housing Trust Fund: mortgage interest deduction reform.

In 2012, we made strides in advancing the proposal to fund the National Housing Trust Fund through modifications to the mortgage interest deduction. NLIHC dove head first into the new policy priority and successfully secured supportive legislation, began educating Congress and the public, organized national and local support, and, ultimately, developed the framework for a full-scale national campaign.

See how the campaign has grown: www.UnitedForHomes.org

THE PROPOSAL

Convert the mortgage interest deduction (MID) into a 15% non-refundable tax credit, and cap the size of a mortgage for which a tax break on interest can be claimed at \$500,000. Together, these changes would raise almost \$200 billion in revenue over ten years that could be invested in the National Housing Trust Fund (NHTF) to build, preserve, rehabilitate, and operate rental homes that are affordable for extremely and very low income households.

TRAILBLAZING POLICY

JUNE 2012

At a June 7 House hearing, NLIHC President Sheila Crowley testifies on the importance of funding the NHTF and the proposal to reform the MID.

JULY 2012

NLIHC holds a webinar to brief advocates on a draft bill and begins intense outreach for organizational endorsers.

SEPT 2012

NLIHC staff begins meeting with Senate offices to educate them on MID reform.

OCT 2012

Housingtaxreform.org is launched to educate the public. The website includes a calculator that estimates the change in taxes owed by taxpayers under the proposal.

NLIHC publishes results from a national poll. The majority of Americans support reforming the MID to make it more targeted to middle and low income homeowners, and ending homelessness by producing more affordable rental housing.

On October 31, *The New York Times* features an op-ed that supports NLIHC's proposal.

NLIHC has secured more than 350 national, state, and local organizational endorsers.

NOV 2012

The 2012 "Fighting Poverty with Faith" campaign focuses on housing for poor families. The advocacy element of the campaign calls on Congress to provide funding for the NHTF.

NLIHC Board of Directors adopts the 2013-2014 policy agenda, and approves investing a large portion of its Endowment Fund into developing a national campaign for the proposal. The agenda realigns NLIHC's policy priorities and staff time to focus primarily on the campaign development.

DEC 2012

NLIHC coordinates letters sent to the Obama Administration and Congressional leadership from over 20 national organizations. The letters stress that any change to the MID must support the building and rehabilitation of housing affordable to the lowest income Americans.

NLIHC hosts a briefing for congressional staff on the national poll findings and MID reform.

On December 18, The Common Sense Housing Investment Act (H.R. 6677) is introduced by Representative Keith Ellison (D-MN). NLIHC announces its endorsement of H.R. 6677.

Thanks to NLIHC's tireless outreach, the number of endorsing organizations has reached over 500. All fifty states and the District of Columbia are represented among the endorsers.

VOICE OF REASON



We work with everyone. And whether it is in a meeting on the Hill, a call with an Administration official, or in a letter to a Congressional committee, NLIHC never fails to represent the housing needs of the lowest income Americans.

Voucher Reform

On August 1, 2012, Linda Couch, Senior Vice President for Policy and Research, testified at a Senate hearing and urged Senators to move forward with the uncontroversial provisions of a House bill to reform HUD rental housing programs.

The House bill, titled the Affordable Housing and Self-Sufficiency Improvement Act (AHHSIA), formerly known as the Section 8 Voucher Reform Act (SEVRA), was the latest step in nearly a decade of efforts to streamline HUD rental housing program operations to save funds and assist a greater number of households.

Earlier in 2012, NLIHC and other national housing groups developed a “stakeholder agreement” on the Moving to Work (MTW) program. The stakeholder agreement provides for MTW expansion but also includes significant protections related to residents, use of rental assistance resources, and evaluation. This agreement was included in the latest April 13 draft reform bill circulated by the House Committee on Financial Services.

[View the agreement: bit.ly/MTW-agreement](http://bit.ly/MTW-agreement)

Renters in Foreclosure

Making the federal Protecting Tenants at Foreclosure Act permanent is one of NLIHC’s top policy priorities. In 2012, NLIHC endorsed H.R. 3619, the Permanently Protecting Tenants at Foreclosure Act, and worked to add more co-sponsors to the legislation.

NLIHC released *Renters in Foreclosure: A Fresh Look at an Ongoing Problem* in September 2012, supported by the **JPMorgan Chase Foundation**. The report shows that renters still make up at least 40% of all households affected by foreclosure, but that the number of renters affected by foreclosure has tripled over the last three years. NLIHC concluded that without new policies and improvements to the current Protecting Tenants at Foreclosure Act, renters will continue to be adversely affected by foreclosure.

[View the report: bit.ly/RIF-2012](http://bit.ly/RIF-2012)



Defending Critical Funding

The biggest battle of 2012 was the one for 2013. Housing programs faced the threat of inadequate funding and devastating budget cuts for the 2013 fiscal year, cuts that could dismantle the housing safety nets of millions of low income families. NLIHC worked tirelessly to not only directly advocate for adequate funding levels for housing programs, but to also inform and activate our network of advocates to speak up in the federal budget and appropriations process.

NLIHC hosted a webinar detailing the housing provisions in the President’s proposed FY13 budget, and maintained a comparison of budget outlooks for HUD and USDA programs in our widely-used budget chart. As Congress set out to establish FY13 funding levels, NLIHC called on the field 14 times. Our members and affiliates received the most recent and pressing updates, along with the information necessary to take action and call on their elected officials.

NLIHC sent letters to House and Senate committees, providing expert policy recommendations for funding levels, and the research and field backing to support our case. NLIHC also contributed and participated in almost a dozen sign-on letters to Congress regarding the FY13 budget.

We helped coordinate a letter sent to House and Senate appropriators, calling on them to increase the FY13 Transportation, Housing and Urban Development, and Related Agencies 302(b) subcommittee allocation. The letter was signed by 1,724 local, state, and national organizations, representing every state in the U.S.

Every step of the way, NLIHC was there— monitoring, analyzing, reporting to the field, and ultimately, leading advocates in the call to Congress to protect critical funding for housing.

POWER *to the* PEOPLE



NLIHC is committed to increasing the capacity of other advocates. That is because we know solving the housing problems of low income people would be impossible without the support of local and state advocates.

Introducing Action Digest

NLIHC launched the “Action Digest” in June 2012. The Action Digest is a regular, comprehensive resource which alerts our field to the latest actions they can take to advocate for federal housing programs.

Twelve issues were disseminated over the year, each containing background summaries of pending housing issues and legislation, suggested action items, and more resources for readers. The inaugural Action Digest was sent to over 15,000 readers, and received resounding positive feedback from our field.

New Housing Profiles

In 2012, NLIHC introduced new State Housing Profiles to complement the Congressional District Housing Profiles, which NLIHC has produced for many years.

The new State Housing Profiles are optimized for state-level advocacy work and feature data from the American Community Survey and the Comprehensive Housing Affordability Strategy dataset. The visual profiles make it easy for advocates to access timely data about their state, and to share key information with lawmakers.

NLIHC’s Congressional District Profiles continued to serve as effective tools for advocates to share with their elected officials the reality of low income housing needs in their communities.

[View the Housing Profiles: bit.ly/housingprofiles](http://bit.ly/housingprofiles)

Resident Organizing Award

NLIHC presented the first Resident Organizing Award in 2012 to Mass Alliance of HUD Tenants. The Boston-based organization was recognized for their 2011 Save Our Homes campaign that moved U.S. Senator Scott Brown to support full funding for HUD rental housing programs, and their work to help pass two amendments to the FY12 THUD Appropriations bill that will protect up to 80,000 families nationwide.

NLIHC also awarded the fourth State and Local Organizing Award to the North Dakota Coalition for Homeless People for its work to establish the North Dakota Housing Incentive Fund, the state’s housing trust fund. Both awards were presented at NLIHC’s 2012 Housing Policy Conference.

Tenant Talk

Five issues of our newsletter for low income housing residents, *Tenant Talk*, were published and distributed to low income residents, tenant organizations, and affiliates in 2012.

The issues covered the federal budget and appropriations process, minimum rents, tenant organizing, getting out the vote, advocacy resources, and other topics to strengthen the advocacy work of *Tenant Talk* readers.

[Read Tenant Talk: bit.ly/TenantTalk](http://bit.ly/TenantTalk)

Rental Assistance Demonstration

In 2012, the 112th Congress authorized the Rental Assistance Demonstration (RAD) program, allowing HUD to operate a demonstration to preserve public housing units by approving the conversion of their public housing subsidies to project-based Section 8 rental assistance contracts or to project-based vouchers.

NLIHC led efforts to inform and engage the field by sharing expert analysis, hosting an educational webinar, and coordinating informed comments from other advocates. Throughout the development of the final RAD program, NLIHC remained committed to strengthening resident and public participation in the planning and decision-making process.

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SPEAKING EVENTS

*pictured on opposite page: Ericka Sipp speaks at the 2012 Housing Policy Conference.
pictured below: Kathleen Burke of Mass Alliance of HUD Tenants, NLIHC Board Member Daisy Franklin; NLIHC Board Member Leonard Williams, NLIHC Board Chair Mark Allison, Michael Carbone and Louis “Mac” McLeod from the North Dakota Housing Incentive Fund, NLIHC President Sheila Crowley.*





MAKING HEADLINES

NLIHC is largely driven to ensure that housing issues are kept in the public eye. Through traditional and social media, we work to change public opinion and to motivate elected officials.

America's Housing Crisis

In 2012, for a full-time individual earning the average hourly wage of a renter, a decent two-bedroom apartment was unaffordable in every state.

For years, NLIHC's flagship report *Out of Reach* has empowered advocates in the fight for more affordable housing and caught the attention of the media, and 2012 was no different. Following its March release, the report's findings were featured in the press almost 150 times.

The 2012 national housing wage, the full-time hourly wage one would need to afford the cost of a modest two-bedroom apartment, was \$18.25, exceeding the average renter wage by over \$4. The report's findings spoke to a fundamental truth: a mismatch exists between the cost of housing, the availability of rental assistance, and the wages people earn day to day across the country.

View the report: bit.ly/OOR2012

Media Award

The 2012 Media Award went to Katy Reckdahl of the *Times-Picayune* for her dedicated coverage of housing and homelessness issues in the New Orleans community, especially about post-Katrina housing problems. The award is presented every year at the annual housing policy conference.

Housing Spotlights

NLIHC released two research briefs that took a deeper look into the shrinking supply of affordable housing, and characteristics of federally assisted households.

Housing Spotlight: The Shrinking Supply of Affordable Housing examined the disparity between the current supply of homes for rent and the number of low income households in need of affordable rental homes.

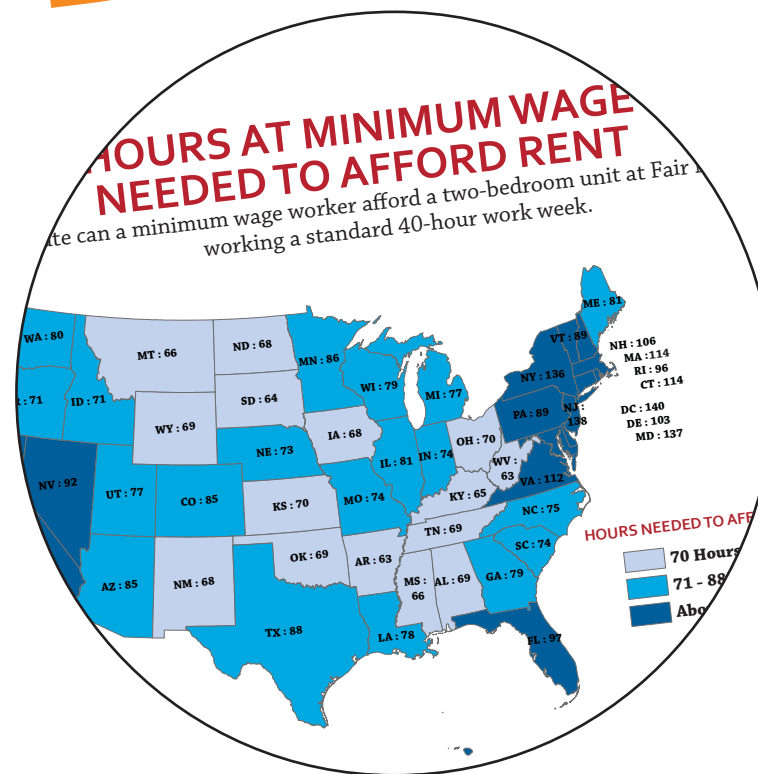
Media quickly picked up on the startling fact that after paying rent and utilities, 75% of extremely low income renter households have less than 50% of their income left for food, medicine, transportation, childcare, and other essential costs.

Released in November 2012, *Housing Spotlight: Who Lives in Federally Assisted Housing?* examined new data from a public database on HUD-assisted households. The report affirmed that housing assistance goes to those who need it the most: extremely low income households, many of which include seniors, children, and people with disabilities.

Thanks to **Wells Fargo** and **BBVA Compass** for support of all our programs.

View the reports: bit.ly/HousingSpotlights

BUZZWORTHY



Affordable Housing Goes Viral!

While the *Out of Reach* maps are widely recognized by housing advocates, the 2012 “Hours at Minimum Wage Needed to Afford Rent Map” reached millions of new viewers after going viral on social media. The map quickly spread from Reddit to Facebook and other social media platforms, and onward to media outlets. NLIHC’s map was used by the *Washington Post*, MSN, Bill Moyers, and dozens of online news sources.

Follow us on Twitter @NLIHC

NLIHC launched a new website in March 2012. With a more modern and clean look, the website was designed to be more user-friendly and interactive. Following the launch, almost 150,000 unique visitors went to www.nlihc.org in 2012.

Our Facebook page gained over 1,000 new “likes,” reaching almost 2,700 fans by the end of 2012.

NLIHC’s Twitter followers increased by 74%, ending the year with around 2,300 followers.

2012 saw our most popular blog post as well: “Making the Rent” posted on March 16 had over 400 readers. The blog reached over 9,500 views that year.



Katy Reckdahl, 2012 Media Award recipient, and Daisy Franklin, NLIHC board member



HOME BASE

Whether on Monday mornings for the most recent housing news, or every spring for the housing policy event of the year, NLIHC is where you turn.

Memo to Members

Every Monday morning, almost 3,000 individuals receive *Memo to Members*, NLIHC's highly valued weekly newsletter. *Memo* covers news from Capitol Hill, HUD, and the Administration, as well as the latest research and stories from the field. A one-stop read for the latest housing news, *Memo* is turned to by advocates, reporters, and Congressional and Administration staff.

Read Memo to Members: bit.ly/NLIHC-M2M

Advocates' Guide

The Advocates' Guide to Housing and Community Development Policy is considered a staple resource by both long-time and new housing advocates. The annual publication provides a comprehensive review of the more than 80 of most relevant housing programs and issues. Written by NLIHC staff and experts from other housing organizations, over 1,500 copies of the *2012 Advocates' Guide* were distributed. Many thanks to **PNC Bank** for its continued sponsorship of the *Advocates' Guide*.

View the Advocates' Guide: bit.ly/NLIHC-AG

Annual Housing Policy Conference & Lobby Day

Almost 500 public and assisted housing residents, advocates, policymakers, and researchers came together March 25-28 for the 2012 Housing Policy Conference and Lobby Day. The conference provides attendees with the opportunity to network, re-connect, and participate in 40 action-packed workshops. Topics revolved around housing policy, research, resident issues, and advocacy efforts. With the support of the **Home Depot Foundation**, three workshops focused on the housing needs of our nation's veterans.

Speakers at the 2012 conference included *Washington Post* columnist and Pulitzer Prize winning author Eugene Robinson, then retiring Representative Barney Frank (D-MA), Executive Vice President of the AFL-CIO Arlene Holt Baker, and Director of the White House Domestic Policy Council Cecilia Muñoz.

Mr. Robinson's plenary was sponsored by **Bank of America**. Ms. Holt Baker's address was sponsored by the **AFL-CIO Housing Investment Trust** and the **American Federation of State, County, and Municipal Employees (AFSCME)**.

Every year, NLIHC ends the conference with a Lobby Day where attendees put to use their invaluable perspective and advocacy skills and meet with their Members of Congress.

Housing Leadership Awards Reception

For the 31st year, NLIHC hosted its Annual Housing Leadership Awards Reception to recognize two critical leaders in the housing movement.

Senator Patty Murray (D-WA) received the Edward W. Brooke, III Housing Leadership Award, named for former the Senator and former NLIHC Board of Directors Chair, for her leadership on low income housing and the needs of homeless veterans.

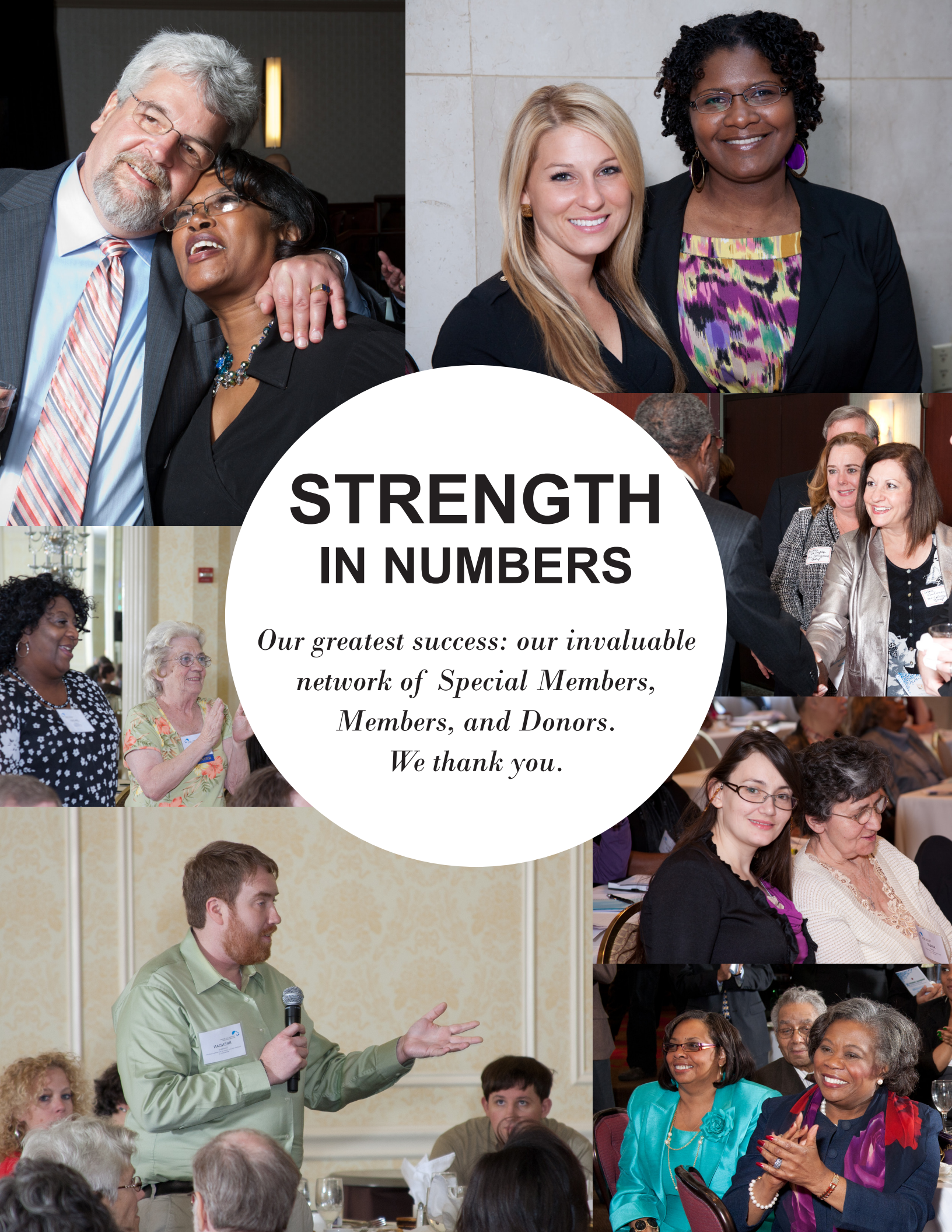
Honored with the Cushing Niles Dolbear Lifetime Achievement Award was George Moses of Pittsburgh, PA. Mr. Moses, a member of the board of NLIHC for 12 years, had just retired from the board and as its chairman.

The 31st Annual Housing Leadership Award Reception was hosted by the **Home Depot Foundation**.



Opposite page: New NLIHC Board of Directors Chair Mark Allison and retiring Chair George Moses.

Top to bottom: Arlene Holt Baker; retiring Board Member Charles Elsesser, Jr. and new Board Member Christine Allamano; Senator Patty Murray.



**STRENGTH
IN NUMBERS**

Our greatest success: our invaluable network of Special Members, Members, and Donors. We thank you.



the name says it all

2012 SPECIAL MEMBERS

Our special members provide extra support to help underwrite our programs. We extend our deepest gratitude for their remarkable support.



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Thank You 2012 MEMBERS

NLIHC boasts a network of passionate individuals and organizations, equally committed to our mission. You are our inspiration.

DELAWARE • Clarence Elliott • Delaware Housing Coalition • NCALL Research, Inc. • **DISTRICT OF COLUMBIA** • Lois Athey • Joseph Belden • David Benson • Nancy Bernstine • Stacy Braverman Cloyd • Butler Family Fund • Gordon Cavanaugh • Center for Community Change • Center on Budget and Policy Priorities • Coalition for Nonprofit Housing & Economic Development • Marcie Cohen • Community Preservation and Development Corporation • The Compass Group LLC • Congressional Research Service • Patrick Costigan • Council of Large Public Housing Authorities • John Courson • D.C. 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In Memoriam
Patricia Rouse
1927 - 2012

Patricia T. "Patty" Rouse, longtime advocate for affordable housing for low income people and former NLIHC Board Member, died March 5, 2012.

Mrs. Rouse was a member of the National Low Income Housing Coalition Board of Directors from 1996 to 2006. Mrs. Rouse also received the NLIHC Housing Leadership Award for her work in co-founding Enterprise Community Partners.

Mrs. Rouse made a significant and lasting contribution to assuring people with the lowest incomes in the United States have affordable and decent homes.

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Departing the Board of Directors in 2012

GAIL BURKS Nevada Fair Housing Center, Las Vegas, NV • **DONALD CHAMBERLAIN** Sound Thinking, Seattle, WA • **CHARLES ELSESSER, JR.** Florida Legal Services, Miami, FL • **LINDA LEAKS** Empower DC, Washington, DC

2012 STAFF

As of December 31, 2012

Megan Bolton, Research Director • **Elina Bravve**, Research Analyst • **Sarah Brundage**, Communications Project Manager • **Amy Clark**, Communications Director • **Linda Couch**, Senior Vice President for Policy and Research • **Sheila Crowley**, President and CEO • **Ed Gramlich**, Director of Regulatory Affairs • **Mary Kolar**, Outreach Associate • **Linda Leaks**, Outreach Associate • **Sham Manglik**, Policy Analyst • **Taylor Materio**, Communications Consultant • **Khara Norris**, Director of Administration • **Melissa Quirk**, Senior Policy Analyst • **Bill Shields**, Vice President for Operations • **Christina Sin**, Executive Assistant • **LaTeashia Sykes**, State Coalitions Project Director • **Kate Traynor**, Development Coordinator

2012 Interns

Musadiq Bidar, Isabella Blanchard, Lauren Cartwright, Chelsea Dalziel, Mary Donoghue, Thaddaeus Elliott, Stephanie Foner, Michael R. Jones, Jr., Riley Keenan, Rebecca Larew, Marcus Mello, Michael Sarna, Shira Steinberg, Max Steinger, Girma Syoume, Kate Traynor



Statement of Financial Position

As of December 31, 2012

2012 ASSETS

ASSETS	
Cash and cash equivalents	\$154,466
Grants and other receivables	\$565,265
Prepaid expenses	\$8,288
Deposits	\$2,685
Furniture and equipment, net	\$115,553
Investments (endowment)	\$6,315,733
Interest in Charitable Remainder Trust	\$126,744

TOTAL ASSETS **\$7,288,734**

2012 LIABILITIES AND NET ASSETS

LIABILITIES	
Accounts payable and accrued expenses	\$165,293
Capital lease obligation	\$41,751
Deferred lease incentive	\$18,379
Deferred rent	\$88,653
Total liabilities	\$314,076

NET ASSETS	
Undesignated	\$38,925
Board-designated as endowment	\$6,315,733
Total unrestricted	\$6,354,658
Temporary restricted	\$620,000
Total net assets	\$6,974,658

TOTAL LIABILITIES AND NET ASSETS **\$7,288,734**

2012 REVENUE

	Unrestricted	Temporarily Restricted	Total
Grants and contributions	\$398,872	\$1,231,000	\$1,629,872
Annual conference and registration revenue	\$376,257	-	\$376,257
Membership	\$315,202	-	\$315,202
Investment return designated for operations	\$301,992	-	\$301,992
Fee for service	\$16,200	-	\$16,200
Rental income	\$9,950	-	\$9,950
Other	\$6,899	-	\$6,899
Interest income	\$2,388	-	\$2,388
Net assets released from restrictions	\$661,000	(\$661,000)	-
Total Revenue	\$2,088,760	\$570,000	\$2,658,760

2011 EXPENSES

<i>Program Services</i>	\$1,684,559	-	\$1,684,599
<i>Supporting Services</i>			
Management and General	\$394,561	-	\$394,561
Fundraising	\$229,481	-	\$229,481
Total supportive services	\$624,042	-	\$624,042

Total operating expenses **\$2,308,601**

Change in net assets **(\$219,841)**
Net assets at beginning of year **\$6,211,857**
\$6,974,658

NET ASSETS AT END OF YEAR **\$6,354,658** **\$620,000** **\$6,974,658**



**NATIONAL LOW INCOME
HOUSING COALITION**